

**TENNESSEE GENERAL ASSEMBLY
FISCAL REVIEW COMMITTEE**



FISCAL NOTE

SB 2435 - HB 2709

February 17, 2020

SUMMARY OF BILL: Removes the preexisting condition exclusion from the mandated insurance coverage requirement for pregnancy.

ESTIMATED FISCAL IMPACT:

NOT SIGNIFICANT

Assumptions:

- The Affordable Care Act (ACA) considers maternity care and childbirth services to be essential health benefits. Under the ACA, preexisting conditions are covered, including pregnancy.
- The proposed legislation will have no impact on the Division of TennCare, the Division of Benefits Administration or the Department of Commerce and Insurance; therefore, any fiscal impact is estimated to be not significant.

IMPACT TO COMMERCE:

NOT SIGNIFICANT

Assumptions:

- The ACA considers maternity care and childbirth services to be essential health benefits. Under the ACA, preexisting conditions are covered, including pregnancy.
- This applies to plans sold inside and outside of the Marketplace; therefore, any impact to commerce or jobs in Tennessee is considered not significant.

CERTIFICATION:

The information contained herein is true and correct to the best of my knowledge.

A handwritten signature in black ink that reads "Krista Lee Carsner".

Krista Lee Carsner, Executive Director

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